United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 25-01371-MJC
Jenna Lee Acevedo Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 3
Date Rcvd: May 19, 2025 Form ID: 309I Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol		Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2025:

Recip ID		Recipient Name and Address
db	+	Jenna Lee Acevedo, 2310 Woodcrest Drive, East Stroudsburg, PA 18302-9237
5712283	+	DAVID H MEYROWITZ ESQ, SIMON MEYROWITZ & MEYROWITZ PC, 355 LEXINGTON AVE 4TH FLOOR, NEW YORK, NY $10017\text{-}6603$
5712284	+	DIGNIFI/WEBBANK, PO BOX 84010, SIOUX FALLS, SD 57118-4010
5712287	+	LAKE OF THE PINES POA, 1083 LAKE OF THE PINES BLVD. N., EAST STROUDSBURG, PA 18302-8615
5712288		LEHIGH VALLEY HEALTH NETWORK, PO BOX 981006, BOSTON, MA 02298-1006
5712291	+	NEW YORK CITY HOUSING AUTHORITY, 90 CHURCH STREET, NEW YORK, NY 10007-2903
5712294	++	PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court:, PEOPLE FIRST FCU, 2141 DOWNYFLAKE LANE, ALLENTOWN, PA 18103-4774
5712296		PNC MORTGAGE, PO BOX 771021, CHICAGO, IL 60677-1021
5712302		THE REDEVELOPMENT AUTHORITY OF THE, COUNTY OF MONROE, 701 MAIN STREET, SUITE #502, STROUDSBURG, PA 18360-2024

TOTAL: 9

D - -!-- ID

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: VRubino@newmanwilliams.com	Date/Time	Recipient Name and Address
aty		May 19 2025 18:49:00	Vincent Rubino, Newman Williams Mishkin Corveleyn et al, 712 Monroe Street, PO Box 511, Stroudsburg, PA 18360-0511
tr	Email/Text: info@pamd13trustee.com	May 19 2025 18:49:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
	+ Email/Text: ustpregion03.ha.ecf@usdoj.gov	May 19 2025 18:50:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5712275	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 19 2025 18:49:00	Apple Card - Gs Bank Usa, GOLDMAN SACHS BANK, LOCKBOX 6112 PO BOX 7247, PHILADELPHIA, PA 19170-6112
5712276	EDI: TSYS2	May 19 2025 22:44:00	BARCLAYS BANK DELAWARE, 125 S WEST ST, WILMINGTON, DE 19801-5014
5712277	EDI: TSYS2	May 19 2025 22:44:00	BARCLAYS BANK/GAP, 125 S WEST ST, WILMINGTON, DE 19801-5014
5712278	EDI: CAPONEAUTO.COM	May 19 2025 22:44:00	CAPITAL ONE AUTO FINANCE, PO BOX 60511, CITY OF INDUSTRY, CA 91716-0511
5712279	+ EDI: CAPITALONE.COM	May 19 2025 22:44:00	CAPITAL ONE BANK USA, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
	+ EDI: PHINGENESIS	May 19 2025 22:44:00	CB INDIGO, PO BOX 4499, BEAVERTON, OR 97076-4499
5712281	EDI: WFNNB.COM	May 19 2025 22:44:00	COMENITY CAPITAL/CHLDPLCE, PO BOX 182120, COLUMBUS, OH 43218-2120
5712282	+ EDI: PHINGENESIS	May 19 2025 22:44:00	CONCORA CREDIT, PO BOX 4477,

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5712205			BEAVERTON, OR 97076-4401
5712285	Email/PDF: acg.exeter.ebn@aisinfo.com	May 19 2025 18:59:01	EXETER FINANCE LLC, PO BOX 650598, DALLAS, TX 75265-0598
5712286	EDI: JPMORGANCHASE	May 19 2025 22:43:00	JPMCB CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850-5369
5712289	EDI: CITICORP	May 19 2025 22:44:00	MACYS/CITIBANK NA, PO BOX 6789, SIOUX FALLS, SD 57117-6789
5712290	Email/PDF: MerrickBKNotifications@Resurgent.com	May 19 2025 18:47:59	MERRICK BANK, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
5712292	Email/Text: bnc@nordstrom.com	May 19 2025 18:49:56	NORDSTROM/TD BANK, 8502 E PRINCESS
5712293	+ EDI: AGFINANCE.COM	May 19 2025 22:44:00	DR STE 150, SCOTTSDALE, AZ 85255-5488 ONEMAIN, 601 NW 2ND STREET,
5712295	Email/Text: Bankruptcy.Notices@pnc.com	May 19 2025 18:49:00	EVANSVILLE, IN 47708-1013 PNC BANK, PO BOX 5580, CLEVELAND, OH
5712297	Email/Text: bankruptcy@snapfinance.com	May 19 2025 18:49:00	44101-4747 SNAP FINANCE, PO BOX 26561, SALT LAKE
5712298	EDI: SYNC	•	CITY, UT 84126
5712299	EDI: SYNC	May 19 2025 22:44:00	SYNCB/CARE CREDIT, PO BOX 71757, PHILADELPHIA, PA 19176-1757
	EDI DUDGENEGIO	May 19 2025 22:44:00	SYNCB/LOWES, PO BOX 71757, PHILADELPHIA, PA 19176-1757
5712300	+ EDI: PHINGENESIS	May 19 2025 22:44:00	TBOM - MILESTONE, PO BOX 4499, BEAVERTON, OR 97076-4499
5712301	EDI: WTRRNBANK.COM	May 19 2025 22:44:00	TD BANK USA/TARGET CREDIT, PO BOX 673, MINNEAPOLIS, MN 55440-0673

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2025	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2025 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos

ecf_pahu_alt@trustee13.com

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United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 1 Jenna Lee Acevedo

lhoch muth@newman williams.com; mdaniels@newman williams.com; lbeaton@newman williams.com; rkidwell@newman williams.com; rki

com;swiggins@newmanwilliams.com

TOTAL: 3

Information to	o identify the case:	
Debtor 1:	Jenna Lee Acevedo	Social Security number or ITIN: xxx-xx-3824
	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:
United States Ba	ankruptcy Court: Middle District of Pennsylvania	Date case filed for chapter: 13 5/16/25
Case number:	5:25-bk-01371-MJC	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

04/19/21

Desc

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pace-usecourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Jenna Lee Acevedo	
2.	All other names used in the last 8 years	aka Jenna L. Acevedo, aka Jenna Acevedo	
3.	Address	2310 Woodcrest Drive East Stroudsburg, PA 18302	
4.	Debtor's attorney	Vincent Rubino Newman Williams Mishkin Corveleyn et al	Contact phone: 570 421-9090
	Name and address	712 Monroe Street PO Box 511 Stroudsburg, PA 18360–0511	Email: VRubino@newmanwilliams.com
5.	Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13	Contact phone: 717–566–6097
	Name and address	(Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Email: info@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday - Friday 9:00 AM to 4:00 PM
	filed at this address. You may inspect all records filed	,	Contact phone: (570) 831-2500
	in this case at this office or online at pacer.uscourts.gov.		Date: 5/19/25

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

Official Form 3091 Notice of Chapter 13 Bankruptcy Case page 1

Debtor Jenna Lee Acevedo Case number 5:25-bk-01371-MJC

Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

Valid photo ID and proof of Social Security number are required

Date: June 16, 2025 at 09:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

For additional information use the QR code or visit: https://www.justice.gov/ust/ust-regions-r03/ region-3-section-341-meetings-0#TrusteeZoom

The Court does not endorse or exercise any responsibility of the content at this link.

Location:

Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885



Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

- You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:

Filing deadline: August 15, 2025

Filing deadline: July 25, 2025

Filing deadline: November 12, 2025

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline:

30 days after the conclusion of the meeting of creditors

Filing of plan

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately

10. address

Creditors with a foreign If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case

Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer uscourts gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline

Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

Official Form 309I Notice of Chapter 13 Bankruptcy Case

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